transaction data is intermediately stored by the telepay device and sends requests for confirmation to the client and/or after building up of a corresponding communication connection and transmitting of a transaction code being specific for this transaction and of the amount to be confirmed - to the merchant. After the confirmation was received, the amount is transferred by a bank specified by a merchant's entry in a data base of the telepay device, respectively, the first bank is requested to transfer. Hereby is preferably determined for safety reasons the geographical position of the mobile cell phone either via determination of the radio cell positioned in the phone or via GPS, and is compared with a list of allowed locations. In this method, however, the client has to feed in all information via cell phone which may be arduous and temperamental for errors in view of the mostly small keys and small displays on the one hand, and on the other hand requires a comparatively long mobile cell connection.--